LOAN FUND BOARD OF IRELAND.

EIGHTEENTH

ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND.

PURSUANT TO THE ACT 6 & 7 VICT. CAP. 91.

Presented to both Houses of Parliament by Command of Her Majesty.

DUBLIN:
PRINTED BY ALEXANDER THOM & SONS, 87, ABBEY-STREET,
FOR HER MAJESTY'S STATIONERY OFFICE.

1856.

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EIGHTEENTH ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of the Loan Funds in Ireland during the past Year:—

Counties.	Number of Societies.	Amount Circulated during the Year 1855.	Number of Loans in 1855.	Gross Profit.	Interest on Capital, Expenses of Management, Bad Debts, and Loss on Notes.	Net Loss.	Net Profit.
		£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, .	1	26,846	4,285	787 6 0	427 10 2	–	359 15 10
Armagh, . .	–	–	–	–	–	–	–
Carlow, . .	1	3,180	959	91 6 5	72 7 10	–	16 16 7
Cavan, . .	1	11,238	2,351	267 12 10	198 6 11	–	69 5 11
Clare, . .	1	3,007	936	108 16 5	98 3 2	–	10 13 3
Cork, . .	12	81,860	28,273	2,424 10 10	1,906 11 3	19 18 4	477 17 11
Donegal, . .	6	00,699	15,427	1,880 16 10	1,260 12 6	–	620 8 4
Down, . .	1	31,123	3,466	586 0 7	406 16 2	–	119 4 5
Dublin, . .	4	14,607	2,842	652 1 4	343 14 8	0 6 6	306 10 4
Fermanagh, .	5	63,191	11,144	1,992 4 6	980 3 4	–	1,012 1 4
Galway, . .	2	7,650	1,676	182 19 3	161 3 9	–	21 15 6
Kerry, . .	–	–	–	–	–	–	–
Kildare, . .	2	12,212	6,190	422 15 6	632 9 7	8 9 8	98 15 7
Kilkenny, .	4	5,349	2,002	144 18 8	128 9 8	–	16 9 6
King's, . .	3	8,155	2,092	301 11 5	204 3 9	–	97 7 8
Leitrim, . .	2	15,865	3,471	540 4 3	268 5 2	–	271 19 1
Limerick, .	5	20,364	7,158	756 17 3	800 10 7	201 18 3	158 4 11
Londonderry, .	6	35,555	7,940	942 12 7	606 9 10	–	366 2 9
Longford, .	3	14,423	3,681	464 6 1	638 18 4	–	125 7 9
Louth, . .	–	–	–	–	–	–	–
Mayo, . .	3	14,793	4,526	299 6 3	296 19 9	0 16 8	3 0 9
Meath, . .	1	6,665	1,672	166 2 9	134 16 8	–	1 6 1
Monaghan, .	2	14,406	4,546	346 9 5	339 8 11	–	7 2 6
Queen's, . .	7	51,571	16,950	1,666 7 6	1,395 1 8	84 0 9	355 6 2
Roscommon, .	1	26,211	4,890	711 0 1	494 13 3	–	216 8 10
Sligo, . .	4	26,461	6,790	597 15 7	511 6 1	27 19 6	114 3 6
Tipperary, .	6	57,607	17,458	1,962 5 1	1,276 9 11	–	685 15 2
Tyrone, . .	17	186,966	65,320	5,487 1 10	3,697 4 10	37 8 11	1,827 5 11
Waterford, .	3	18,769	4,669	430 17 10	564 1 1	–	76 16 9
Westmeath, .	4	15,383	4,226	437 11 4	367 4 8	–	70 6 8
Wexford, . .	4	27,766	6,654	1,084 4 4	636 1 3	4 4 0	452 7 1
Wicklow, . .	5	12,026	2,833	414 9 3	610 4 6	–	103 18 3
Total, .	113	883,321	208,055	26,120 4 4	18,468 6 9	684 18 8	8,036 16 3

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The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Years.	—	No. of Societies Transmitting Annual Accounts.	Amount Circulated.	Total Circulation.	Number of Loans issued, or of Pledges received.	Total Number of Loans and Pledges.	Net Profit applicable to Charity and Reserve Fund.	Total Profit.
			£	£			£	£
1838	In the Returns of these years the Loan Funds and Monts de Piété were not separately classified,	50	–	180,526	–	148,528	–	2,547
1839		125	–	816,473	–	352,469	–	11,047
1840		215	–	1,104,046	–	463,750	–	15,477
1841	Loan Funds, 268 Monts de Piété, 8	276	1,438,598 61,935	1,500,533	411,303 351,408	762,711	14,853 –	14,853
1842	Loan Funds, 300 Monts de Piété, 7	307	1,691,871 40,196	1,738,067	488,702 293,985	782,687	18,967 –	18,967
1843	Loan Funds, 298 Monts de Piété, 7	305	1,650,963 30,878	1,681,841	490,870 178,528	669,398	14,149 –	14,149
1844	Loan Funds, 259 Monts de Piété, 4	263	1,702,918 5,801	1,708,719	488,207 42,632	530,839	8,949 98	9,047
1845	Loan Funds, 255 Monts de Piété, 5	260	1,857,457 12,880	1,870,337	507,339 85,310	592,658	9,695 67	9,762
1846	Loan Funds, 250 Monts de Piété, 5	255	1,770,397 8,104	1,778,501	470,291 48,792	519,083	8,332 72	8,404
1847	Loan Funds, 228 Monts de Piété, 4	232	863,647 3,468	867,115	231,101 21,550	252,651	– –	–
1848	Loan Funds, 177 Monts de Piété, 1	178	717,865 1,269	719,134	100,407 10,948	201,355	– –	–
1849	Loan Funds, 160 Monts de Piété, 1	161	649,934 1,393	651,327	175,673 9,452	185,125	761 28	789
1850	Loan Funds, 132 Monts de Piété, 1	133	662,794 1,238	664,032	189,235 8,099	197,334	1,880 10	1,899
1851	Loan Funds, 123 Monts de Piété, 1	124	712,073 1,512	713,585	191,050 9,861	200,911	2,992 –	2,992
1852	Loan Funds, 113 Monts de Piété, 1	114	739,050 1,450	740,500	191,870 9,461	201,331	5,962 14	5,976
1853	Loan Funds, 112 Monts de Piété, 1	113	842,803 1,208	844,011	210,622 7,734	218,356	6,878 5	6,883
1854	Loan Funds,*	115	–	870,024	–	208,917	–	7,253
1855	Loan Funds,	113	–	883,321	–	208,655	–	8,037

The number of Loan Funds in existence in 1855, on Board's Register, was 113; compared with the number of 1854, there was a decrease on the past year of two.

The circulation of Loan Funds throughout the country, connected with the Board in 1855, amounted to £883,321; it exceeded that of 1854 by £13,297, and that of any previous year since 1846. In the continuous steady increase of the circulation of Loan Funds, since the disastrous period of the famine, there is evidence at once of increased activity in the operations of Loan Funds and in industrial pursuits generally throughout the country.

The Capital of Loan Funds actually working in 1855 was £213,070. The Capital to be accounted for by Managers in that year amounted to £217,272, The Working Capital of 1855 was less than that of 1854, by the sum of £1,665; and yet, with the reduction of capital, the operation of Loan Funds was more active in the past year than in 1854. The working of the system in 1855 was attended with less loss, arising either from failure of Societies, or frauds committed by Clerks, than in any past year since 1845.

The number of Loans made in 1855 was 208,655; it fell short of the number made in 1854, by 262; the amount of loans, however, averaged higher in the former year.

* From 1853 Monts de Piété ceased to exist connected with Loan Funds.

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The number of Notes sold by the Board at 1*d.* each, in 1855, was 214,400; and exceeded the number sold in 1854 by 2,200. The produce of the sale of Notes in 1855 was £893 6*s.* 8*d*; showing an increase over same amount in 1854 of £9 3*s.* 4*d.*

The number of Debentures sold at 1*s.* each, in 1855, was 420, the produce of the sale of which was £21. There was a decrease in the number sold in 1855, as compared with 1854, of 249, and in the produce of the sale of 1855, of £12 9*s.*

The Gross Profits derived by Local Societies from Discounts, Fines, Sale of Application Papers and Cards, in 1855, was £26,120; they exceeded the amount derived from the same sources in 1854 by £704.

The amount of Fines (one of the above-named items) in 1855 was £4,838 15*s.* 5*d*; there was an increase in the past year on this item, over that of 1854, of £748 19*s.* 11*d.*; the fact of so large an increase in the charge to Borrowers, for the accommodation afforded them, requires to be attended to.

"The Board had to observe, in their preceding Report, that the large increase "of Fines, bearing no fair proportion to the increase of circulation, shows the "necessity of limiting the Income of Loan Funds to legitimate sources of revenue, "by some more stringent means than are at present at the disposal of the Board."

The amount of Surplus Profits applicable in 1855 to "Charitable or Useful Local purposes" was £1,692 19*s.* 8*d.*; in this item there is an increase in the past year over that of 1854 of £287 9*s.* 8*d.*

The Board's Income in 1855, derived from ordinary sources of Revenue, viz.:—

Sale of Notes, Debentures, and Cards, . . .	£914	13	8
Interest on Funds invested in Government Stock, .	112	10	0
Total amount, ...	£1,027	3	8

The Ordinary Income of 1855 fell short of that of the previous year by £15 3*s.* 1*d.* This falling off to be accounted for chiefly by the increased Income Tax of the year 1855, which reduced the amount of Board's dividend in the past year by the sum of £11 16*s.* 3*d.*

Total of Board's Receipts from all sources in 1855, viz.:—

Ordinary Income from Sale of Notes and Debentures, and Dividends on Stock, ...	£1,027	3	8
Relodgment *in re* Mitchelstown Loan Fund, . .	1	3	8
Interest on Loan to Agbada Fund, ...	1	18	9
	£1,030	6	1

Board's Expenditure in 1855 was £990 11*s.* 6*d.*; it exceeded that of 1854 by £104 6*s.* 7*d.* This increase is attributable chiefly to the permanent employment of a second Clerk, extraordinary law charges connected with preparation of draft of Bill, proposed to amend the Loan Fund Act, and Income Tax on salaries. The excess of Income in 1855, from all sources, over Expenditure same year, was £49 14*s.* 4*d.*

In the course of 1855 Mitchelstown Loan Fund was the only Society Gazetted by the Board. In that case two dividends were paid to Depositors—one of 18*s.* in the pound, and another of 2*d.*

The Board, in preceding Reports, have expressed their opinion that some improvements in the present machinery of the local management of Loan Funds, and in the existing legislative control over the Institution, were required, with a view to the more adequate protection of the savings of the industrious poor, and to the promotion of the main objects of the Institution.

In accordance with these views the Commissioners had caused a draft of a Bill to be prepared by their legal adviser, to amend the existing Loan Fund Act, 6th and 7th Vict., cap. 91, which has been submitted to the Lord Lieutenant. They have communicated likewise to W. Pollard Urquhart, Esq., the Chairman of a Parliamentary Committee of Inquiry into Loan Funds, whose proceedings took place in April, 1855, some additional amendments, in which they concurred, and an opinion of their law adviser, in reference to various suggestions offered to them by the Chairman.

4th April, 1856.

(Signed)

George H. Lindsay, Chairman. H. U. Tighe.
Walter Sweetman. James John Bagot.
Thomas Hutton. J. G. Porter.
John Lentaigne.

(Countersigned)
R. R. Madden, *Secretary.*

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APPENDIX

SYNOPTICAL TABLE, exhibiting the Operations of the

COUNTIES.	Number of Societies Reporting in 1855.	Amount of Capital to be Accounted for on 31st December, 1855.	Actual Amount of Capital Working on 31st December, 1855.	Total Amount Circulated in 1855.	Number of Loans issued in 1855.	Sum in Borrowers' hands, on 31st December, 1855, exclusive of Bad Debts.	Sum in Treasurer's hands, on 31st December, 1855.	Amount of Discount received in 1855.	Amount of Fines received in 1855.
						£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim,	1	6,553	0,549	26,846	4,285	6,515 17 0	3 5 10	676 16 2	63 9 5
Armagh,	—	—	—	—	—	—	—	—	—
Carlow,	1	746	745	3,186	959	745 12 0	—	53 2 0	80 4 7
Cavan,	1	3,072	3,085	11,238	2,251	2,992 0 0	74 8 10	234 2 0	23 19 11
Clare,	1	921	920	3,607	936	872 2 9	47 19 8	94 15 4	5 14 0
Cork,	12	19,991	19,568	81,860	28,273	17,559 17 11	2,195 4 7	1,428 4 9	742 3 5
Donegal,	6	14,434	14,317	60,699	15,427	12,520 13 0	1,897 4 8	1,316 7 0	453 7 5
Down,	1	6,294	0,289	31,123	3,406	0,280 13 0	13 19 6	513 14 4	87 9 4
Dublin,	4	5,932	4,163	14,667	2,842	4,047 15 4	374 14 6	421 4 7	145 13 4
Fermanagh,	5	15,207	15,197	63,191	11,144	14,390 18 0	898 7 1	1,628 3 2	280 9 11
Galway,	2	2,147	2,138	7,656	1,676	1,676 9 0	462 8 6	139 17 4	19 8 6
Kerry,	—	—	—	—	—	—	—	—	—
Kildare,	2	2,712	2,707	12,212	3,190	2,621 3 0	87 18 8	310 16 8	90 3 7
Kilkenny,	4	1,226	1,224	5,349	2,002	1,165 1 0	60 13 11	89 3 0	41 3 6
King's,	3	2,817	2,295	8,155	2,692	2,183 10 0	160 18 5	171 14 5	111 13 10
Leitrim,	2	4,041	4,035	15,865	3,471	4,018 12 0	20 13 0	471 3 4	58 3 6
Limerick,	5	6,457	6,412	29,364	7,158	5,792 2 0	658 16 11	546 19 9	87 2 0
Londonderry,	3	8,191	8,181	35,555	7,940	8,183 0 0	—	776 9 3	152 19 5
Longford,	3	4,228	4,209	14,423	3,081	3,973 9 6	249 17 8	401 14 11	36 10 5
Louth,	—	—	—	—	—	—	—	—	—
Mayo,	3	3,148	3,142	14,793	4,528	3,117 11 0	25 13 0	246 11 0	27 3 9
Meath,	1	1,251	1,247	0,365	1,872	1,210 2 0	30 5 9	106 1 8	18 11 6
Monaghan,	2	8,186	3,145	14,403	4,546	3,180 5 0	—	241 1 0	54 5 11
Queen's,	7	12,236	11,972	51,571	13,956	10,837 18 2	1,357 0 2	1,071 13 2	460 8 1
Roscommon,	1	6,839	6,812	26,211	4,890	6,672 2 0	161 7 4	627 0 4	33 11 2
Sligo,	4	5,812	5,735	26,461	0,790	5,622 2 0	130 15 0	498 2 2	42 17 0
Tipperary,	6	15,186	14,814	57,697	17,458	13,218 17 0	1,952 8 3	1,378 4 5	430 10 6
Tyrone,	17	47,384	46,775	186,963	35,320	45,212 18 0	2,015 17 2	4,348 8 8	830 1 6
Waterford,	3	4,155	3,961	18,739	4,689	3,836 0 0	155 18 0	312 6 4	57 14 6
Westmeath,	4	3,411	3,404	15,333	4,226	3,228 13 0	170 17 4	327 17 11	60 2 8
Wexford,	4	7,169	7,167	27,766	6,654	6,900 9 0	256 13 1	672 16 2	303 5 11
Wicklow,	5	2,936	2,932	12,023	2,838	2,601 16 0	334 1 8	291 15 9	100 7 4
Totals,	113	217,272	213,070	883,321	208,655	201,166 3 2	13,823 8 6	19,388 6 1	4,838 15 5

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(A) No. 1.

Loan Fund System in Ireland during the Year 1855.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards or Application Papers, in 1855.	Total Paid as Salaries or Wages during 1855.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes, during 1855.	Amount of Interest paid for Capital.	Number of Depositors owning said Capital.	Net Loss of 1855, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1855, after Payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1855.	Amount actually expended for Charitable Purposes in 1855.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
787 6 0	199 15 0	5	221 12 6	189 17 8	26	—	350 15 10	10 0 0	—
—	—	—	—	—	—	—	—	—	—
91 6 5	35 0 0	1	45 0 0	27 7 10	11	—	18 18 7	—	—
267 12 10	79 11 10	3	99 8 2	98 18 0	25	—	69 5 11	—	5 0 0
108 16 5	43 0 0	2	58 3 2	40 0 0	10	—	10 13 3	—	—
2,424 10 10	1,011 18 0	34	1,288 18 2	587 14 1	180	19 18 4	477 17 11	89 19 0	205 0 0
1,880 18 10	493 15 4	15	680 17 8	564 4 10	218	—	620 6 4	15 10 0	10 0 0
386 0 7	138 19 11	3	180 9 5	286 6 0	89	—	119 4 5	—	—
652 1 4	159 5 2	7	213 5 10	131 8 10	57	0 3 8	308 10 4	—	—
1,992 4 8	270 12 0	10	880 1 4	582 19 0	162	—	1,012 1 4	17 3 0	209 2 1
182 19 8	82 6 8	3	107 8 10	53 14 11	11	—	21 15 6	—	—
—	—	—	—	—	—	—	—	—	—
422 15 6	148 2 0	9	211 8 5	121 1 2	25	8 9 8	98 15 7	—	38 3 0
144 18 8	80 10 0	7	99 14 4	28 15 4	7	—	16 9 0	—	3 3 0
601 11 5	169 10 0	7	190 1 6	14 2 3	10	—	97 7 8	—	55 14 2
540 4 6	118 0 0	6	141 10 8	126 14 11	40	—	271 19 1	—	56 0 0
756 17 3	820 4 0	13	388 13 8	143 4 11	100	201 18 3	158 4 11	268 12 0	27 14 10
942 12 7	256 11 0	5	313 19 10	292 10 0	94	—	336 2 9	—	253 10 6
464 6 1	120 10 0	6	152 15 9	186 2 7	71	—	125 7 9	—	18 0 0
—	—	—	—	—	—	—	—	—	—
299 3 3	124 10 0	5	151 9 8	145 10 1	11	0 16 8	3 0 2	—	—
136 2 9	53 15 2	3	64 14 2	70 2 6	13	—	1 6 1	—	—
646 9 5	106 10 0	6	135 17 5	152 2 6	32	—	7 2 6	51 7 0	—
1,666 7 8	578 12 0	18	893 17 4	507 8 4	97	84 0 2	355 6 2	194 1 0	90 0 0
711 0 1	167 0 0	5	217 8 8	277 5 0	108	—	218 6 10	—	55 18 0
597 15 7	202 0 0	8	262 7 7	248 18 6	68	27 10 0	114 8 6	—	—
1,962 5 1	659 0 0	15	762 10 7	513 19 4	168	—	685 15 2	—	93 0 0
5,487 1 10	1,224 1 0	56	1,645 3 7	2,045 1 3	455	37 8 11	1,827 5 11	7 0 0	144 2 4
430 17 10	142 9 0	7	163 16 3	170 7 10	40	—	76 16 9	—	30 0 0
437 11 4	177 19 0	7	223 16 1	143 8 7	59	—	70 6 8	—	100 0 0
1,084 4 4	262 12 0	9	344 4 10	228 2 5	81	4 4 0	452 7 1	63 14 0	275 15 9
414 2 3	159 0 0	11	199 6 3	110 17 9	85	—	103 18 3	—	28 18 0
26,120 4 4	7,454 10 1	289	9,656 17 10	8,088 2 11	2,649	384 18 8	8,036 16 3	723 6 0	1,692 10 8

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APPENDIX.

STATEMENT of ACCOUNTS of LOAN FUNDS for the Year ending

The Funds, the Names of which are printed in *Italics*, have ceased to operate during the year 1855; those

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec. 1855.	Of which is held free of Interest, being Original subscription or Unappropriated Profits.	Actual Amount of Capital working on 31st Dec. 1855.	Total Amount Circulated in 1855.	Amount issued in Monthly Loans.	Number of Loans issued in 1855.	Average Amount of each Loan.	Average Cost of the Issue of a Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1855, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st Dec., 1855	Amount of Discount received in 1855.	Amount of Fines received in 1855
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
ANTRIM.												
Antrim,	6,553	3,643	0,540	26,846	26,805	4,285	6 5 0	1 0	6,545 17 0	3 5 10	670 16 2	03 9 5
ARMAGH.												
Portadown,	–	–	–	–	–	–	–	–	–	–	–	–
CARLOW.												
Tullow,	746	50	745	3,186	–	959	3 9 0	0 11¼	745 12 0	–	53 2 0	30 4 7
CAVAN.												
Ballyjamesduff,	3,072	708	3,065	11,238	11,238	2,251	4 19 0	0 10½	2,092 0 0	74 8 10	234 2 6	23 19 11
CLARE.												
Miltown Malbay,	021	121	920	3,607	2,370	930	3 17 0	1 1½	872 2 9	47 19 8	94 15 4	5 14 0
CORK.												
Aghada,	270	142	278	1,157	–	842	1 7 0	0 4¾	254 6 0	24 2 10	10 8 5	7 2 8
Ballyclough,	985	166	737	3,527	1,057	1,324	2 13 0	0 7¼	646 0 0	137 0 1	07 11 10	23 2 3
Bandon,	372	372	371	728	–	430	1 13 0	0 11¼	264 1 0	107 1 0	12 2 8	3 6 0
Coachford,	070	82	500	1,925	1,054	603	2 15 0	1 1	403 12 7	55 10 8	47 9 3	13 4 7
Cork, No. 1,	10,004	921	9,981	44,973	1,724	15,521	2 17 0	0 9½	9,236 15 0	681 18 0	764 13 10	400 12 3
Cork, No. 2,	2,158	2,158	2,157	7,721	–	2,622	2 11 0	1 10	1,739 14 0	416 17 3	128 13 8	126 5 6
Fermoy,	1,270	112	1,208	0,096	900	1,748	3 9 0	0 8½	1,183 0 0	84 13 4	116 0 9	4 1 4
Glanworth,	115	37	114	424	–	320	1 5 0	0 6½	61 6 0	52 8 11	7 1 4	4 14 2
Kinsale,	988	313	808	2,512	–	750	3 0 0	1 8½	573 12 4	408 11 0	41 17 4	32 16 11
MITCHELSTOWN,	–	–	–	–	–	–	–	–	–	–	–	–
Newmarket,	416	416	415	870	–	335	2 12 0	1 9¾	218 13 0	195 18 8	14 12 0	8 16 10
Queenstown,	1,018	330	1,011	4,570	–	1,287	3 14 0	0 8½	1,017 15 0	0 3 8	79 12 0	15 2 0
Youghal,	1,821	732	1,819	7,745	–	2,397	3 4 0	0 8¼	1,808 3 0	10 19 2	129 1 8	9 4 11
	19,991	5,781	19,568	81,860	4,625	28,273	–	–	17,550 17 11	2,135 4 7	1,438 4 9	742 3 5
DONEGAL.												
Ballintra,	1,754	400	1,754	0,743	6,743	1,646	4 1 0	1 1	1,711 8 0	42 16 3	190 13 5	25 0 3
Carndonagh,	3,370	101	3,307	14,025	–	3,886	3 12 0	0 3	2,445 17 0	931 7 0	233 15 0	188 4 8
Culdaff,	2,823	338	2,741	10,878	5,812	2,831	3 9 0	0 7	2,435 13 0	384 0 0	206 1 2	75 5 4
Letterkenny,	2,264	1,056	2,261	9,963	–	2,009	4 14 0	0 10½	2,158 18 0	101 15 0	166 1 0	71 1 7
Moville,	2,514	926	2,488	11,145	9,302	2,392	3 5 0	0 10¼	2,175 8 0	334 2 10	321 8 1	48 16 9
Raphoe,	1,700	757	1,706	7,945	–	1,573	5 1 0	1 1¼	1,603 9 0	102 16 10	132 8 4	44 18 10
	14,434	3,767	14,317	60,699	21,857	15,427	–	–	12,620 13 0	1,897 4 8	1,316 7 0	453 7 5
DOWN.												
Holywood,	0,204	729	0,209	31,123	–	3,469	8 18 0	1 0	6,280 13 0	13 19 0	518 14 4	37 9 4
DUBLIN.												
Dublin, S. Eastn.	2,816	–	1,743	7,092	5,082	1,023	6 18 0	2 4	1,751 7 0	3 13 11	205 8 9	71 13 3
Johnstone Charitable,	370	370	369	931	931	159	5 17 0	2 1	304 7 0	64 17 6	15 10 4	3 9 10
Lucan,	2,548	–	1,873	6,140	6,140	1,483	4 2 0	0 11½	1,824 17 7	274 11 1	191 17 6	69 10 3
Swords,	200	–	178	504	–	177	2 10 0	0 7	167 3 9	31 12 0	8 8 0	1 0 0
	5,932	370	4,163	14,667	13,053	2,842	–	–	4,047 15 4	374 14 6	421 4 7	145 13 4
FERMANAGH.												
Crichton,	7,254	2,407	7,245	30,258	28,085	5,105	5 14 0	0 7	7,106 16 0	144 11 0	913 17 5	110 8 3
*Enniskillen,**	–	–	–	–	–	–	–	–	–	–	–	–
Kesh,	1,041	203	1,911	8,607	–	1,643	5 5 0	0 6	1,008 15 0	31 7 5	143 0 0	20 7 2
Lack,	3,502	402	3,460	13,508	3,024	2,057	6 12 0	0 9¾	3,090 4 0	402 1 3	343 13 0	45 2 7
Lisbellaw,	1,103	103	1,101	4,231	3,318	804	5 2 0	0 10¼	906 9 0	107 4 11	118 18 1	33 15 8
Tempo,	1,497	347	1,480	6,497	–	1,445	4 9 0	0 11¼	1,282 14 0	213 2 0	108 5 8	61 16 3
	15,297	3,612	15,197	63,191	39,427	11,144	–	–	14,390 18 0	898 7 1	1,628 3 2	280 9 11
GALWAY.												
Ballinasloe,	1,535	369	1,526	6,815	–	1,423	4 10 0	1 3½	1,475 1 0	51 10 2	113 11 8	18 0 1
Loughrea (New),	612	612	612	841	841	253	3 0 0	1 3½	201 8 0	410 18 4	26 5 8	1 8 5
	2,147	981	2,138	7,656	841	1,676	–	–	1,670 9 0	462 8 6	139 17 4	19 8 6

* No account from this Society to closing of Tables.

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A) No. 2.

31st December, 1855, as rendered to the Loan Fund Board.

printed in Capitals have been closed by order of the Board on account of Irregularities in the Management.

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1855	Total Paid as Salaries or Wages during 1855.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1855	Amount of Interest paid for Capital	Number of Depositors owning said Capital.	Net Loss of 1855 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Net Profit of 1855 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1855.	Amount actually Expended for Charitable Purposes in 1855.	Honorary Corresponding Officers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
787 6 0	199 15 0	5	221 12 6	189 17 8	96	–	359 15 10	16 0 0	–	Rev. J. Carley.
–	–	–	–	–	–	–	–	–	–	—
91 6 5	35 0 0	1	45 0 0	27 7 10	11	–	18 18 7	–	–	Mr. W. M. Deering.
207 12 10	79 11 10	3	99 8 2	68 18 0	25	–	69 5 0	–	5 0 0	R. J. Cumming, Esq.
108 16 5	43 0 0	2	58 3 2	40 0 0	10	–	10 13 3	–	–	Francis Moroney, Esq.
37 6 7	10 0 0	1	16 1 2	3 15 2	2	–	17 10 3	–	–	Rev. F. Shortt.
100 4 5	33 5 0	3	41 11 8	36 9 0	14	–	26 3 9	–	–	R. Longfield, Esq.
22 6 0	19 10 8	1	20 11 4	–	–	–	1 14 8	–	–	Mr. Thomas Bennett.
77 2 4	37 0 0	2	39 6 3	24 1 3	17	–	13 14 10	–	–	Mr. John Murphy.
1,382 1 5	500 2 0	10	633 0 4	411 18 0	79	–	338 3 1	–	200 0 0	F. B. Beamish, Esq., M.P.
296 3 0	183 0 0	4	248 15 7	–	–	18 9 7	–	65 17 0	–	A. Perrier, Esq. J.P.
127 5 2	44 0 4	2	62 5 1	52 5 10	34	–	12 14 3	–	–	Robert Briscoe, Esq.
13 4 11	7 0 0	2	9 1 0	–	–	–	4 3 11	–	–	James Barry, Esq., J.P.
81 2 2	50 0 0	3	65 7 10	–	–	–	15 14 4	–	–	E. Collins, Esq.
–	–	–	–	–	–	–	–	–	–	—
26 5 7	20 0 0	1	22 13 1	–	–	–	3 12 0	–	–	George Smith, Esq.
100 7 6	34 4 0	2	45 15 1	31 19 2	23	1 8 0	–	24 2 0	5 0 0	R. H. Roe, Esq.
160 1 0	64 10 0	3	82 9 9	27 5 8	11	–	50 6 4	–	–	John Greene, Esq.
2,424 10 10	1,011 18 0	31	1,288 18 2	587 14 1	180	19 18 4	477 17 11	89 19 0	205 0 0	
228 10 10	70 0 0	2	99 4 3	66 8 7	24	–	62 18 0	–	–	William Thompson, Esq.
454 19 11	103 4 0	3	132 18 5	173 17 10	50	–	149 3 8	–	–	Rev. N. C. Martin.
364 18 4	88 11 4	3	117 12 6	122 13 6	27	–	124 7 1	–	–	Rev. J. Canning.
248 2 3	62 0 0	2	91 4 3	47 7 2	27	–	94 0 10	15 10 0	–	J. R. Royde, Esq.
391 8 10	100 0 0	2	148 15 6	98 6 0	37	–	144 7 4	–	10 0 0	R. W. Hazlitt, Esq.
192 18 8	70 0 0	3	91 2 6	56 6 9	53	–	45 9 5	–	–	Samuel Ramsay, Esq.
1,880 18 10	493 15 4	15	680 17 8	564 4 10	218	–	620 6 4	15 10 0	10 0 0	
580 0 7	138 10 11	3	180 0 5	256 6 0	80	–	119 4 5	–	–	H. Simms, Esq.
307 13 2	99 0 0	2	110 13 11	–	33	–	187 19 3	–	–	Capt. Hewson, R.N.
23 10 11	12 0 0	1	16 8 6	–	–	–	7 2 5	–	–	John Adair, Esq.
309 14 11	44 5 2	3	70 17 5	125 8 10	23	–	113 8 8	–	–	Mr. Edward Coley.
11 2 4	4 0 0	1	5 6 0	6 0 0	1	0 3 8	–	–	–	R. Manders, jun., Esq.
652 1 4	159 5 2	7	212 5 10	131 8 10	57	0 3 8	308 10 1	–	–	
1,067 13 2	123 0 0	8	159 2 0	211 5 0	73	–	676 6 2	–	109 2 1	George Hunter, Esq.
–	–	–	–	–	–	–	–	–	–	—
186 10 9	32 12 0	2	41 6 1	33 7 6	25	–	60 2 5	2 14 0	–	William Archdall, Esq.
405 18 5	50 0 0	3	85 10 3	157 13 10	41	–	152 11 4	10 3 0	–	Edward Athill, Esq.
156 0 9	20 0 0	1	34 19 6	51 12 10	1	–	69 8 5	–	40 0 0	Rev. J. G. Porter.
176 2 4	45 0 0	2	68 9 6	58 19 10	23	–	44 13 0	4 6 0	–	Mr. John Gibson.
1,992 4 8	270 12 0	10	380 1 4	582 19 0	162	–	1,012 1 4	17 3 0	209 2 1	
147 3 4	70 0 0	2	91 4 1	53 14 11	11	–	2 4 4	–	–	Thomas Lancaster, Esq.
35 15 11	12 0 0	1	10 4 0	–	–	–	19 11 2	–	–	Rev. Thomas Pelly.
182 10 3	82 6 8	3	107 8 10	53 14 11	11	–	21 15 0	–	–	

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APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec 1855.	Of which is held free of Interest, being Original subscription or Unappropriated Profits	Actual Amount of Capital working on 31st Dec. 1855.	Total Amount Circulated in 1855.	Amount issued in Monthly Loans.	Number of Loans issued in 1855.	Average Amount of each Loan.	Average Cost of the Loans of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec, 1855, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st Dec, 1855	Amount of Discount received in 1855.	Amount of Fines received in 1855.
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Kildare.												
Athy,	2,088	038	2,084	9,170	6,270	2,922	2 9 0	1 2½	2,009 1 0	76 16 2	244 8 0	79 5 1
Fontstown,	624	35	623	3,042	1,882	568	5 7 0	1 9½	912 2 6	11 2 6	99 7 8	10 18 0
	2,712	673	2,707	12,212	8,161	3,190	–	–	2,621 3 0	87 18 8	310 15 6	00 3 7
Kilkenny.												
Callan, No. 1,	520	275	520	2,527	–	797	3 3 0	1 1¼	500 1 0	20 3 3	42 2 4	23 12 9
Fiddown,	115	115	115	540	–	279	2 0 0	1 0	115 2 6	0 7 1	9 3 0	5 18 11
Stoneyford,	256	9	254	1,185	–	520	2 5 0	0 6	249 5 6	5 9 8	19 15 0	3 15 2
Thomastown,	335	248	335	1,088	–	409	2 13 0	1 3	300 13 0	34 13 11	18 2 8	7 16 5
	1,226	644	1,224	5,349	–	2,002	–	–	1,165 1 0	60 13 11	89 3 0	41 3 3
King's Co.												
Clara,	1,248	472	1,236	4,705	2,747	1,452	3 19 0	1 3½	1,003 12 0	151 17 0	115 14 5	39 4 7
Parsonstown,*	–	–	–	–	–	–	–	–	–	–	–	–
Tullamore,	1,069	1,069	1,059	3,360	–	1,240	2 10 0	1 0	1,030 18 0	29 1 5	56 0 0	72 6 3
	2,317	1,541	2,295	8,155	2,747	2,692	–	–	2,133 16 0	180 18 5	171 14 5	111 13 10
Leitrim.												
Annadoff,	986	233	983	4,051	4,051	1,306	3 2 0	0 9½	985 8 0	0 7 6	126 11 10	9 5 0
Cloone,	3,055	1,188	3,052	11,814	11,814	2,195	5 9 0	0 11¾	3,033 4 0	26 5 6	344 11 6	48 18 3
	4,041	1,421	4,035	15,865	15,865	3,471	–	–	4,018 12 0	26 13 0	471 3 4	58 3 3
Limerick.												
Askeaton,	546	72	539	2,676	–	928	2 15 6	0 5¾	525 4 0	18 12 2	44 12 0	9 15 10
Ballingarry,	939	91	637	3,138	26	1,067	3 2 0	0 10½	637 0 0	0 9 7	52 13 7	15 14 9
Galbally,	1,618	462	1,592	9,800	3,923	1,434	4 14 0	1 1	1,053 14 0	564 2 1	170 10 10	3 17 3
Limerick Industrious,	1,712	935	1,704	8,192	–	1,824	4 9 0	1 9¾	1,668 19 0	42 6 0	136 0 8	35 8 5
Limerick Perry and Jubilee,	1,042	1,710	1,046	8,588	–	1,095	4 7 0	1 5	1,007 8 6	33 6 10	143 2 8	22 6 9
	6,457	3,249	6,412	29,364	3,949	7,158	–	–	5,792 2 0	658 16 11	546 19 9	87 2 9
Londonderry.												
Coleraine (new),*	–	–	–	–	–	–	–	–	–	–	–	–
Kilrea,	3,820	561	3,813	14,863	13,216	2,776	5 3 0	0 9½	3,813 12 0	–	350 19 9	62 11 6
Londonderry,	4,371	1,322	4,368	26,692	5,116	5,167	4 0 0	0 9½	4,369 8 0	–	419 9 6	70 7 9
	8,191	1,883	8,181	35,555	18,332	7,946	–	–	8,183 0 0	–	770 9 3	132 19 5
Longford.												
Abbeyshrule (new)	822	4	826	2,308	1,524	554	4 0 0	1 0	740 5 0	80 2 7	63 13 10	2 5 6
Edgeworthstown,	1,676	198	1,673	6,464	3,084	1,578	4 14 0	1 6	1,024 18 0	48 8 10	191 9 2	3 4 5
Shrule,	1,730	79	1,716	5,651	5,651	1,549	3 13 0	0 10½	1,608 6 0	121 6 3	179 11 11	31 0 6
	4,228	281	4,209	14,423	10,859	3,681	–	–	3,973 9 0	249 17 8	401 14 11	39 10 5
Mayo.												
Foxford,	1,408	8	1,404	6,720	–	1,984	3 7 0	0 7¾	1,378 17 0	25 8 11	112 0 0	19 16 0
Kiltimagh,	951	1	950	4,257	–	1,356	3 2 0	0 7¼	950 14 0	0 4 1	70 19 0	0 7 9
Swineford,	789	1	788	3,816	–	1,188	3 4 0	0 9¼	788 0 0	–	63 12 0	9 18 9
	3,148	16	3,142	14,793	–	4,528	–	–	3,117 11 6	25 13 0	246 11 0	27 3 9
Meath.												
Kells,	1,251	1	1,247	6,365	–	1,372	4 12 0	0 11¼	1,219 2 0	30 5 9	106 1 8	13 11 6
Monaghan.												
Cornasoo,	1,669	50	1,645	7,394	–	2,502	2 19 0	0 5¾	1,665 4 0	–	123 4 8	19 12 9
Raw,	1,517	150	1,500	7,009	–	2,044	3 8 0	0 9	1,515 1 0	–	119 16 4	34 13 2
	3,186	200	3,145	14,403	–	4,546	–	–	3,180 5 0	–	246 1 0	54 5 11
Queen's Co.												
Abbeyleix,	2,035	635	2,570	11,116	–	3,302	3 7 0	1 5¾	2,191 1 0	442 3 9	185 5 4	153 7 2
Aghavoe,	1,012	16	995	4,929	4,929	1,256	3 18 0	0 8¾	1,099 0 0	–	154 0 7	35 10 0
Crettyard,	1,470	–	1,421	7,145	–	1,475	4 16 0	0 10¾	1,422 2 0	2 1 8	119 1 8	60 12 5
Durrow,	2,886	704	2,885	11,145	1,734	2,576	4 6 0	0 10¾	2,034 17 0	250 0 4½	326 9 3	92 7 8
Mountrath,	2,175	375	2,158	16,601	–	3,034	3 5 0	0 8¾	2,019 9 0	198 6 11	166 13 8	26 13 4
Portarlington,	1,389	199	1,270	4,659	–	1,659	2 16 0	0 10	1,087 17 9	690 6 5	77 13 0	55 7 7
Timahoe,	699	53	967	2,576	–	954	3 18 0	1 2	473 11 5	193 15 1	42 18 8	36 9 11
	12,230	2,012	11,972	51,571	6,663	13,956	–	–	10,837 18 2	1357 0 2	1671 13 2	460 8 1

* No Report from this Fund to closing of Tables.

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ending 31st December, 1855, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1855.	Total Paid as Salaries or Wages during 1855.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1855.	Amount of Interest paid for Capital.	Number of Depositors owning said Capital	Net Loss of 1855 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Net Profit of 1855 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts.	Amount of Bad Debts charged to Stock in 1855	Amount actually Expended for Charitable Purposes in 1855.	Honorary Corresponding Officers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d	£ s. d.	£ s. d.	£ s. d.	
343 1 3	112 2 0	5	160 12 7	83 13 1	13	–	98 15 7	–	38 3 0	Henry Hannon, Esq.
79 14 8	36 0 0	4	50 15 10	37 6 1	13	8 9 8	–	–	–	Rev. R. W. Bagot.
422 15 0	148 2 0	9	211 8 5	121 1 2	26	8 9 8	98 15 7	–	38 3 0	
69 1 6	40 0 0	2	45 16 6	16 15 0	3	–	6 10 0	–	3 3 0	Rev. C. B. Stevenson.
16 5 2	14 0 0	1	14 7 11	–	–	–	1 17 3	–	–	Rev. W. Gregory.
30 0 2	7 10 0	2	14 0 8	11 12 4	3	–	4 7 2	–	–	Thomas Shaw, Esq.
29 11 10	19 0 0	2	25 9 3	0 8 0	1	–	3 14 7	–	–	Rev. James Carleton.
144 16 8	80 10 0	7	99 14 4	28 15 4	7	–	16 9 0	–	3 3 0	
167 2 10	58 0 0	3	93 16 5	12 0 0	10	–	61 0 5	–	55 14 2	Jonathan Goodbody, Esq.
–	–	–	–	–	–	–	–	–	–	
134 8 7	81 10 0	4	66 5 1	2 2 3	–	–	36 1 3	–	–	Alex. M'Mullen, Esq.
301 11 5	139 10 0	7	190 1 0	14 2 3	10	–	67 7 8	–	55 14 2	
146 14 6	29 0 0	2	35 7 10	36 15 0	15	–	74 11 8	–	–	Rev. George Shaw.
693 9 9	89 0 0	4	106 2 5	89 19 11	25	–	197 7 5	–	50 0 0	Rev. Thos. Carson, LL.D.
546 4 6	118 0 0	6	141 10 3	126 14 11	40	–	271 19 1	–	50 0 0	
61 16 8	16 0 0	2	21 8 0	23 12 1	40	–	16 16 7	–	–	Rev. G. Maxwell.
82 18 11	36 0 0	2	44 5 4	27 18 6	12	–	10 15 1	–	–	Rev. G. G. Gubbins.
180 7 7	32 10 0	4	41 2 7	41 12 1	32	–	97 12 11	–	–	R. D. B. Massy, Esq.
247 18 9	128 14 0	3	143 9 0	37 16 0	12	201 18 3	–	268 12 0	–	Rev. J. Brahan, P.P.
163 15 4	105 0 0	2	138 8 9	12 6 3	4	–	33 0 4	–	27 14 10	I. W. Unthank, Esq.
756 17 3	320 4 0	13	388 13 8	143 4 11	100	201 18 6	158 4 11	268 12 0	27 14 10	
–	–	–	–	–	–	–	–	–	–	
427 15 0	94 0 0	3	108 10 2	145 12 6	48	–	173 12 4	–	103 10 0	George Bicknell, Esq.
514 17 7	162 11 0	2	205 9 8	146 17 6	46	–	162 10 5	–	150 0 0	James Gilmore, Esq.
942 12 7	256 11 0	5	313 19 10	292 10 0	94	–	336 2 9	–	253 10 6	
67 11 8	22 0 0	1	29 11 10	62 10 5	10	–	5 9 5	–	–	John Huggins, Esq., M.D.
176 3 10	52 0 0	3	61 19 7	72 19 4	64	–	41 4 11	–	18 0 0	Rev. J. H. Powell.
220 10 7	46 10 0	2	61 4 4	80 12 10	27	–	78 13 5	–	–	Thomas Maxwell, Esq.
464 6 1	120 10 0	6	152 15 9	186 2 7	71	–	125 7 9	–	18 0 0	
166 2 7	56 0 0	2	64 4 10	70 0 0	5	–	1 17 9	–	–	Rev. P. J. O'Connor, P.P.
82 12 9	27 10 0	2	41 0 3	40 10 1	4	–	1 2 5	–	–	J. Jordan, Esq.
60 7 11	44 0 0	1	46 4 7	35 0 0	2	0 16 8	–	–	–	Captain H. Brabazon.
296 6 3	124 10 0	5	151 9 8	145 10 1	11	0 16 8	3 0 2	–	–	
136 2 9	53 15 2	3	64 14 2	70 2 6	13	–	1 6 1	–	–	J. W. Young, Esq.
163 14 5	46 10 0	3	58 19 5	70 17 8	12	–	5 1 4	28 16 0	–	T. M'Cullagh, Esq., J.P.
182 15 0	60 0 0	3	70 18 0	81 4 10	20	–	2 1 2	22 11 0	–	Rev. M. M'Auley.
346 9 5	106 10 0	6	165 17 5	152 2 6	32	–	7 2 6	51 7 0	–	
364 13 6	210 0 0	6	241 15 2	106 11 2	8	–	16 7 2	–	–	E. L. Swan, Esq.
200 5 10	40 0 0	2	46 3 6	30 17 9	12	–	88 12 7	64 12 0	–	Rev. J. Thacker.
198 14 7	45 0 0	2	65 14 9	73 10 0	15	84 0 2	–	143 10 0	–	B. B. Edge, Esq.
459 16 7	95 0 0	6	117 12 2	107 12 4	26	–	212 4 1	2 8 0	50 0 0	R. Ormsby, Esq., M.D.
220 15 5	95 0 0	2	116 7 4	90 0 0	17	–	6 17 1	13 11 0	40 0 0	Peter Roe, Esq.
148 16 10	63 12 0	4	70 9 6	61 0 0	11	–	17 7 7	–	–	Rev. J. Wolseley.
93 4 11	30 0 0	2	38 15 2	37 12 1	8	–	16 17 8	–	–	Joseph Edge, Esq.
1,666 7 8	578 12 0	18	693 17 4	507 3 4	97	84 0 2	355 6 2	194 1 0	90 6 0	

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APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

County and Name of Loan Fund.	Amount of Capital to be accounted for on 31st Dec. 1855.	Of which is held free of Interest, being Original Subscription or Unappropriated Profits.	Actual Amount of Capital working on 31st Dec. 1855.	Total Amount Circulated in 1855.	Amount issued in Monthly Loans.	Number of Loans issued in 1855.	Average Amount of each Loan.	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers hands on 31st Dec., 1855, exclusive of Bad Debts.	Sum in Treasurers' hands on 31st Dec., 1855.	Amount of Discount received in 1855.	Amount of Fines received in 1855.
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Roscommon.												
Athlone,	6,830	1,207	6,812	26,211	20,003	4,890	5 5 0	0 10½	6,672 2 0	161 7 4	627 0 4	36 11 2
Sligo.												
Aclare,	732	–	674	2,343	–	846	5 0 0	1 10	674 4 0	–	55 14 4	2 9 3
Bellaghy,	1,418	52	1,408	6,377	–	1,953	3 5 0	0 7	1,322 18 0	23 18 8	106 5 8	11 15 3
Drumcliff,	1,995	165	1,687	7,099	3,015	1,388	5 9 0	1 0½	1,672 3 0	21 15 11	155 8 2	17 14 9
Tubbercurry,	1,967	487	1,968	9,042	–	2,601	3 0 0	0 8	1,881 17 0	85 0 5	150 14 0	10 17 9
	5,812	704	5,735	26,461	3,015	6,590	–	–	5,622 2 0	130 15 0	498 2 2	42 17 6
Tipperary.												
Cahir,	1,162	46	1,159	3,639	–	1,378	2 12 0	0 8	693 9 0	465 13 2	61 13 0	1 19 10
Cashel,	2,556	881	2,540	10,574	3,958	4,365	2 8 0	0 10½	2,353 2 0	200 11 4	243 18 0	83 3 5
Fethard,	598	136	583	2,429	–	984	2 10 0	0 8½	534 4 0	63 10 0	40 0 4	19 0 0
Nenagh,	4,893	863	4,702	17,759	10,898	4,529	3 18 0	1 0	4,199 0 0	690 16 10	454 18 3	145 0 6
Roscrea,	4,558	1,088	4,556	17,828	13,716	4,128	4 5 0	1 0	4,145 14 0	410 0 3	495 3 2	151 0 8
Tipperary,	1,419	218	1,274	5,408	–	2,074	2 12 0	0 7½	1,209 8 0	121 16 8	90 2 8	30 0 7
	15,186	3,232	14,814	57,697	28,572	17,458	–	–	13,218 17 0	1,952 8 3	1,378 4 5	430 10 6
Tyrone.												
Altmore,	2,930	647	2,817	10,579	10,579	1,645	6 8 0	0 11½	2,868 16 0	58 11 3	264 9 6	25 0 2
Arboe,	4,084	328	4,083	16,056	6,491	2,045	5 15 0	0 11½	4,044 6 0	38 6 0	293 1 9	73 1 1
Beragh,	2,991	391	2,846	12,193	11,140	2,029	5 19 0	0 11	2,587 10 0	201 11 8	364 7 3	80 2 9
Carrickmore,	2,527	305	2,519	8,941	8,943	1,219	7 7 0	1 11½	2,339 12 0	191 15 11½	279 0 4½	35 16 0
Clogher,	965	–	744	1,142	860	252	4 0 0	0 2	425 11 0	417 12 5	31 2 0	2 3 6
Clonaneese,	1,811	151	1,793	6,344	6,341	1,373	4 12 0	1 2	1,604 10 0	144 1 0	198 5 0	20 14 4
Coagh,	3,013	213	3,548	13,904	5,703	2,967	4 13 0	0 8½	3,182 9 0	128 3 3	314 18 0	91 11 0
Coalisland,	1,093	151	1,024	3,481	–	2,041	4 3 0	0 10½	1,845 19 0	82 5 6	141 7 8	72 0 9
Cookstown,	3,384	709	3,380	15,773	9,676	3,635	4 6 0	0 6½	3,381 14 0	–	321 0 4	25 13 11
Dromore,	1,986	91	1,980	10,239	–	1,899	5 7 0	0 9½	1,883 4 0	102 11 0	170 13 0	23 8 0
Drumquin,	4,440	1,135	4,385	17,198	15,927	2,626	6 10 0	1 0½	4,101 18 0	35 18 6	440 9 5	52 19 0
Kildress,	2,238	485	2,212	7,111	7,444	1,303	5 12 0	1 2½	2,207 9 0	28 4 5	186 2 0	27 10 6
Kilskeery,	1,039	189	1,038	6,595	4,478	1,443	4 11 0	1 9½	1,566 12 0	71 8 1	175 4 6	29 11 5
Moree,	2,081	406	2,060	7,394	7,394	1,180	6 6 0	1 5½	1,988 10 0	190 13 10	184 17 0	37 10 4
Newtownstewart,	4,865	1,370	4,710	19,281	18,119	3,497	5 12 0	0 11	4,502 17 0	59 17 7	474 10 10	128 8 7
Pomeroy,	1,209	190	1,157	3,943	3,393	714	4 10 0	1 4½	943 17 0	264 13 0	104 3 1½	13 12 0
Stewartstown,	4,688	879	4,059	21,202	5,908	4,628	4 13 0	0 8½	4,080 19 0	–	404 1 2	94 9 11
	47,374	7,730	46,775	186,063	110,804	35,320	–	–	45,212 13 0	2,015 17 2	4,348 8 8	830 1 6
Waterford.												
Cappoquin,	282	–	198	700	–	303	2 0 0	0 7½	155 8 0	52 14 11	13 3 4	4 4 6
Tallow,	737	–	631	3,013	–	1,196	2 18 0	0 3	618 5 0	2 18 7	50 4 4	13 8 5
Waterford,	3,130	636	3,132	14,026	–	3,100	4 9 0	0 11½	3,032 7 0	100 4 0	248 18 8	40 1 7
	4,155	636	3,961	18,739	–	4,689	–	–	3,836 0 0	155 18 0	312 0 4	57 14 6
Westmeath.												
Mayne,	130	15	129	584	–	309	1 17 0	0 4	129 14 0	–	6 15 3	1 11 7
Mnate,	1,103	187	1,102	5,361	–	1,538	3 9 0	1 2½	996 13 0	105 16 2	88 17 0	24 16 1
Portneshangan,	–	–	–	–	–	–	–	–	–	–	–	–
St. Mary's, Athlone	2,178	339	2,173	9,418	4,959	2,370	3 19 0	1 0½	2,102 6 0	71 1 2	229 5 8	36 15 0
	3,411	541	3,404	15,363	4,959	4,220	–	–	3,228 13 0	176 17 4	325 17 11	60 2 8
Wexford.												
Enniscorthy,	1,155	95	1,135	5,193	–	1,516	3 1 0	1 1	1,072 0 0	81 18 8	86 11 0	48 13 10
New Ross Benevolent,	3,300	844	3,302	12,420	7,630	3,012	3 2 0	0 10	3,208 5 0	93 10 6	318 5 5	165 11 1
New Ross National,	2,034	1,363	2,031	10,027	6,573	1,970	5 1 0	1 4½	2,596 10 0	34 19 10	265 17 0	148 15 7
Wexford Temperance,	71	71	69	126	–	126	1 0 0	0 6½	23 14 0	46 4 1	2 2 0	0 5 5
	7,169	2,393	7,137	27,766	14,403	6,654	–	–	6,900 9 0	256 13 3	672 16 2	363 5 11
Wicklow.												
Baltinglass,	581	25	579	2,440	1,151	614	3 17 0	1 4½	568 14 0	11 18 11	57 0 0	15 19 4
Imaal,	1,215	203	1,215	4,177	2,972	880	4 13 0	1 6	941 10 0	474 1 6	112 19 2	52 0 5
Kiltegan,	648	328	647	2,928	2,145	659	4 0 0	1 8	634 3 0	13 16 1	80 4 7	32 13 6
Moyne,	492	150	491	2,478	–	671	3 10 0	1 0½	457 9 0	34 4 11	41 6 0	9 13 10
Wicklow,	–	–	–	–	–	–	–	–	–	–	–	–
	2,936	772	2,032	12,023	6,268	2,833	–	–	2,601 16 0	554 1 8	281 15 9	100 7 4

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ending 31st December, 1855, as rendered to the Loan Fund Board—*continued.*

Gross Profit, being the Total Amount received for Discount, Fines, and Cards, or Application Papers, in 1855.	Total Paid as Salaries or Wages during 1855.	Number of Paid Servants employed.	Total Expenses of Management, including Salaries or Wages, and Loss on Notes in 1855	Amount of Interest paid for Capital.	Number of Depositors owing Said Capital.	Net Loss of 1855 (if any) after payment of Interest and all Expenses and deducting any Bad Debts	Net Profit of 1855 (if any) after payment of Interest and all Expenses, and deducting any Bad Debts	Amount of Bad Debts charged to Stock in 1855.	Amount actually Expended for Charitable Purposes in 1855.	Honorary Corresponding Officers.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
711 0 1	167 0 0	5	217 8 3	277 5 0	108	–	216 0 10	–	55 18 0	W. N. Holton, Esq.
65 5 2	53 0 0	2	50 16 8	33 7 6	4	27 10 0	–	–	–	John Irwin, Esq.
134 6 9	30 6 0	2	44 7 8	61 2 10	27	–	28 16 3	–	–	R. H. St. George, Esq.
214 14 3	36 6 0	2	73 4 9	77 18 2	16	–	63 11 4	–	–	Thomas Yeates, Esq.
183 9 5	63 0 0	2	84 18 6	76 10 0	16	–	22 0 11	–	–	John Grey, Esq.
597 15 7	202 0 0	8	202 7 7	248 18 6	63	27 10 0	114 8 6	–	–	
74 4 0	31 0 0	2	45 18 6	21 19 9	52	–	9 5 9	–	–	Jos. Fennell, Esq.
375 18 7	100 0 0	3	185 16 4	43 11 10	11	–	126 10 5	–	–	P. Heffernan, Esq., M.D.
67 19 4	30 0 0	2	34 5 6	19 18 0	13	–	13 15 10	–	–	Mr. P. Fitzgerald.
667 8 6	120 0 0	3	250 6 2	193 2 5	45	–	213 19 11	–	–	John Wolfe, Esq.
684 16 9	178 0 0	3	201 4 0	178 19 5	18	–	302 13 4	–	93 6 0	Thos. F. Goulding, Esq.
141 17 11	55 0 0	2	63 0 1	56 7 11	20	–	22 9 11	–	–	James Reardon, Esq.
1,962 5 1	559 0 0	15	752 10 7	513 19 4	168	–	685 13 2	–	93 9 0	
303 12 10	70 0 0	3	78 9 2	111 5 5	37	–	113 18 3	–	–	Daniel Shields, Esq.
390 19 8	96 0 0	3	139 13 7	103 5 1	33	–	57 18 0	–	–	W. N. Browne, Esq.
461 8 2	70 0 0	5	92 0 8	149 15 0	40	–	219 12 6	–	–	Paul Dane, Esq.
325 11 6	75 0 0	3	115 3 6	110 0 0	12	–	99 19 0	–	25 0 0	Henry St. George, Esq.
35 5 2	30 17 0	2	34 9 9	38 4 4	21	37 8 11	–	–	–	Rev. W. B. Ashe.
230 8 8	60 0 0	2	80 6 9	83 14 6	35	–	66 7 5	–	–	George E. Tener, Esq.
435 15 6	80 0 0	2	103 0 1	171 17 5	17	–	166 6 0	–	–	S. E. Ekin, Esq.
430 17 9	47 4 0	3	90 1 1	90 5 5	28	–	50 11 5	–	10 2 4	Rev. W. J. M. Young.
382 6 10	80 0 0	3	103 1 1	198 17 3	16	–	140 2 6	–	33 0 0	S. E. Weir, Esq.
209 17 6	50 0 0	2	70 0 10	106 2 9	33	–	53 13 11	–	–	Rev. Mr. Dill.
516 11 8	95 0 0	2	139 1 1	162 12 4	35	–	213 18 3	–	–	E. Sproule, Esq.
224 9 8	61 0 0	3	79 1 1	92 2 5	38	–	53 0 2	–	–	G. E. Tener, Esq.
216 16 5	49 0 0	3	58 1 6	72 10 0	1	–	79 4 11	7 0 0	–	Rev. J. G. Porter.
228 4 0	68 0 0	4	86 17 2	92 13 4	29	–	48 13 6	–	–	G. E. Tener, Esq.
633 10 2	121 0 0	5	156 10 3	188 13 5	35	–	286 6 6	–	70 0 0	Jno. Rogers, Esq., J.P.
163 14 1	35 0 0	3	49 13 4	50 19 0	18	–	23 1 9	–	–	George E. Tener, Esq.
539 1 3	127 0 0	6	169 3 8	101 14 7	32	–	178 3 0	–	–	John Little, Esq.
5,487 1 10	1,244 1 0	56	1,645 3 7	2,015 1 3	455	37 8 11	1,827 5 11	7 0 0	144 2 4	
24 1 2	6 0 0	2	12 5 9	11 12 1	5	–	0 3 4	–	–	Mr. John Darinell.
89 16 4	13 0 0	2	19 4 9	36 14 1	8	–	33 17 6	–	–	G. W. Jones, Esq.
317 0 4	120 0 0	3	152 3 9	122 1 8	27	–	42 15 11	–	30 0 0	V. R. Delandre, Esq.
430 17 10	142 9 0	7	183 13 8	170 7 10	40	–	76 16 9	–	30 0 0	
12 12 9	3 0 0	2	5 6 3	5 11 6	10	–	1 15 0	–	–	Miss E. Pakenham.
141 15 8	74 10 0	2	93 1 10	44 3 0	22	–	4 10 10	–	–	W. C. Clibborn, Esq.
–	–	–	–	–	–	–	–	–	–	
283 2 11	100 0 0	2	145 8 0	93 14 1	27	–	64 0 10	–	100 0 0	Mr. P. Geoghegan.
437 11 4	177 10 0	7	223 16 1	143 8 7	59	–	70 6 8	–	100 0 0	
149 3 1	72 12 0	4	82 8 16	39 0 9	10	–	6 0 3	21 14 0	–	Thomas Pounder, Esq.
500 15 4	90 0 0	2	128 1 5	122 16 8	41	–	244 19 3	5 4 0	151 8 1	Rev. P. Crane.
431 10 8	100 0 0	3	133 11 4	66 2 0	30	–	201 16 7	30 0 0	124 7 8	John M'Conkey, Esq.
2 16 8	–	–	0 3 3	–	–	4 4 0	–	3 16 0	–	Mr. C. Gifford.
1,084 4 4	262 12 0	9	344 4 10	228 2 5	81	4 4 0	452 7 1	63 14 0	275 15 9	
78 3 1	30 0 0	2	42 2 0	27 14 3	33	–	8 11 10	–	–	Peter Douglas, Esq.
170 17 3	50 0 0	4	66 18 3	45 14 6	30	–	58 4 1	–	12 0 0	Michael Fenton, Esq.
108 5 2	15 0 0	3	54 17 6	20 13 0	13	–	32 14 8	–	16 16 0	Rev. J. R. Dowse.
56 11 9	25 0 0	2	35 8 1	16 16 0	9	–	4 7 8	–	–	Rev. J. O. Fetherstone H
–	–	–	–	–	–	–	–	–	–	
414 2 3	120 0 0	11	199 6 3	110 17 0	85	–	103 18 3	–	28 16 0	

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Appendix (A) No. 3.

Statement of Loan Funds Dissolved by order of the Loan Fund Board of Ireland, since the Year 1847

County	Name of Loan Fund.	Date of Gazetting.	Name of Receiver	Liabilities when Gazetted			Dividends paid to Depositors	Now due to Depositors.			Amount in Bank on Dec 31 1864.			Observations.
				£	s.	d.		£	s.	d.	£	s.	d.	
Carlow,	Rathvilly	8th January, 1857,	—	238	0	0	14s. 0½d. per pound,	290	0	0	21	2	1	Finally closed. The amount in Bank of Ireland lodged to Board's credit, applicable to charitable or useful purposes in the locality
Cavan,	Kingscourt,	9th December, 1866,	—	794	0	0	4s 6d., 4s 6d., and 5s. per pound,	235	0	0	00	10	0	Not yet closed. Security was given by Treasurer for £010 Three dividends have been paid. The total amount paid, £549 16s A final dividend will be paid in July ensuing
Do.,	Cootehill,	4th December 1848,	W Roundtree,	451	0	0	10s. 6d. and 3s. per pound,	110	10	0	—			Finally closed.
Cork,	Mitchelstown,	3rd April, 1866,	J P Forrest,	205	0	0	18s. and 2s per pound,	114	14	0	—			Do.
Fermanagh,	Lowtherstown,	3rd August, 1849	A Atkins,	290	0	0	Paid in full,	—			—			Do.
Galway,	Loughrea,	5th January, 1860,	Richard O'Neill,	—			Do.,	—			—			Do. Assets of old fund. Balance of a charitable bequest £329 5s. 8d transferred to newly established society, whose capital now is £612
Do.,	Mountbellanou,	6th May, 1849,	William Mills,	1,681	9	4	3s. 8d. per pound,	1,324	0	0	—			Do. £300 recovered from E Keade, Esq. J.P., paid to the depositors. Since payment of dividend £4 12s 10d. has been received, which amount is applicable to Board's charges
Kilkenny,	Kilkenny,	24th August, 1848,	J Mackett,	216	1	9	Paid in full,	—			—			Do.
King's,	Edenderry,	14th August, 1848,	John Gill,	178	0	0	Do.	46	0	0	—			Do. Only loss sustained by Treasurer, £46.
Do.,	Birr,	6th October, 1849,	J Mears,	742	0	0	5s.8d and 9d. per pound	403	0	11	—			Do.
Longford,	Killashee,	20th April 1849,	Samuel Wilson,	473	0	0	10s and 2s. 6d. per pound	155	2	10	—			Do.
Monaghan,	Drumsnab,	23rd March, 1848,	William Kerr,	750	0	0	2s. 8d. per pound,	493	8	11	—			Do.
Sligo,	Ballysumaghan,	15th January, 1849,	W Lougheed,	627	0	0	Nil,	627	0	0	—			Do. A total loss of deposits.
Do.,	Coolaney,	21st April 1849,	James Simpson,	407	0	0	1s. 6d. per pound,	462	19	0	—			Do.
Do.,	Llendall,	28th May, 1850,	George Somerville,	793	0	0	Paid in full,	—			—			Do
Tipperary,	Ballingarry,	4th September, 1848	J Quinlan,	995	0	0	4d per pound,	737	17	7	—			Do.
Do.,	Carrick-on-Suir,	8th August, 1848,	Thomas Long	302	0	0	20s to depositors, 10s to managers,	105	0	0	0	12	0	Do Loss in this case sustained by Managers.
Do.,	Moyglass,	4th September 1848,	Richard Purcell,	687	0	0	2s. 6d., 2s., and 1s 6d per pound,	370	12	0	—			Do.
Do.,	Moyne,	20th January, 1850,	J Russell,	384	0	0	Nil,	735	0	0	—			Do. A total loss to depositors.
Do.,	Thurles Agricultural,	27th February 1852,	—	355	19	0	5s. and 1s. 1d. per pound,	574	17	11	—			Do. Last dividend paid out of £39 recovered from V. Maher, Esq First dividend paid on all depositors claims, except one standing in the name of Treasurer £40 At payment of second dividend Treasurer warned his claim, but stated £30 (though standing in accounts in his name) belonged to a Mr Grehan. Same not appearing in accounts, dividend not paid on it.
Waterford,	Waterford, King-st.,	13th November, 1850,	Benjamin Collins,	773	0	0	8s. 8d. per pound,	430	0	0	0	12	1	Do. After paying Board's charges, £4 8s 9d. applicable to depositors. The Treasurer (now in America) liable for all losses that may be sustained.
Westmeath,	Castletownduleek,	10th January, 1852,	Patrick Fagan,	1,029	0	7	5s. and 10d. per pound,	674	10	4	—			Do.
Do.,	Mullingar,	27th October, 1851,	Edward Coffey,	1,248	0	0	8s. 0d per pound,	728	3	2	—			Do.
Do.,	Kilbeggan,	15th April, 1853,	Richard Shaw,	510	4	4	By the reduction of creditors claims, and arrangements made with depositors, £213 was divided amongst them,	97	6	0	—			Do.
Wexford,	Clohamon,	22nd January 1847,	J Moriarty,	1,768	0	0	10s. and 8s per pound,	445	0	0	—			Do.
Do.,	Bore,	2nd January, 1852,	—	1,110	0	0	15s. per pound,	270	0	0	—			Do.
Do.,	Gorey,	30th May 1853,	James Floyde,	460	12	0	14s per pound	126	3	0	—			Do
Do.,	Wexford General,	27th February, 1852,	Benjamin Allen,	3,226	0	0	7s 6d, and 9½d. per pound,	1,969	0	0	—			Do.
Do.,	New Ross Charitable,	07th May, 1848,	—	531	0	0	A free fund,	—			670	0	1	Do. Free capital, lodged to Board's credit on the Bank of Ireland, applicable to charitable or useful purposes in the locality.

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APPENDIX (A) No. 4.

RETURN of INSPECTIONS by BOARD'S OFFICER, during the year 1855.

Name of Loan Fund.	Date of Inspection in 1855.	Date of Last preceding Inspection.
Parsonstown (Special),	11th January,	11th November, 1852.
Roscrea,	17th January,	10th November, 1852.
Aghavoe (Special),	20th January,	12th November, 1853.
Mountrath,	29th January,	1st December, 1852.
Portarlington,	31st January,	27th June, 1853.
Timahoe,	3rd February,	17th November, 1852.
Miltownmalbay,	7th February,	10th November, 1851.
Limerick P. and J.,	12th February,	6th November, 1851.
Limerick Industrious,	9th February,	7th November, 1851.
Askeaton,	15th February,	8th December, 1851.
Ballingarry,	17th February,	7th November, 1851.
Nenagh,	7th March,	11th November, 1851.
Tipperary,	9th March,	4th November, 1851.
Galbally,	12th March & 25th November,	5th November, 1851.
Cahir,	14th March,	21st September, 1852.
Cashel,	16th March,	6th November, 1852.
Fethard,	19th March,	30th October, 1852.
Bandon (Special),	22nd March,	15th December, 1851.
Agbada,	24th March,	11th December, 1851.
Kinsale,	27th March and 6th July,	15th December, 1851.
Mitchelstown (Special),	28th March,	30th September, 1854.
Newmarket (Special),	4th April,	18th December, 1851.
Ballyclough,	7th April,	17th December, 1851.
Wicklow (Special),	30th April,	24th November, 1851.
Baltinglass,	17th May,	14th December, 1852.
Kiltegan,	19th May,	15th December, 1852.
Imaal,	22nd May,	18th December, 1852.
Moyne,	25th May,	16th December, 1852.
Tullow (Special),	28th May,	1st April, 1853.
Crettyard (Special),	30th May,	4th April, 1853.
Stoneyford,	1st June,	16th April, 1853.
Thomastown,	4th June,	18th April, 1853.
Callan (Special),	6th June,	6th April, 1853.
Enniscorthy,	15th June,	14th April, 1853.
Wexford (Temp.),	18th June,	15th April, 1853.
New Ross National,	20th June,	13th April, 1853.
Waterford,	23rd June,	21st April, 1853.
Fiddown,	25th June,	11th April, 1853.
New Ross Benevolent,	28th June,	12th April, 1853.
Coachford (Special),	2nd July,	16th December, 1851.
Youghal,	9th July,	27th May, 1853.
Tallow,	11th July,	28th May, 1853.
Glanworth,	14th July,	10th June, 1853.
Cappoquin (Special),	16th July,	25th May, 1853.
Kells,	27th July,	, 1852.
Hollywood,	2nd August,	3rd February, 1854.
Antrim,	4th August,	2nd May, 1852.
Kilrea,	9th August,	7th May, 1852.
Coleraine (Special),	7th August,	5th July, 1854.
Carndonagh,	13th August,	3rd June, 1854.
Culdaff,	15th August,	4th June, 1854.
Moville,	18th August,	6th June, 1854.
Letterkenny,	21st August,	26th May, 1854.
Ballintra,	24th August,	8th May, 1854.
Dublin, S. Eastern,	1st September,	7th April, 1854.
Mayne,	5th September,	2nd October, 1851.
Portnasbangan (Special),	10th September,	1st October, 1851.
Ballyjamesduff,	21st September,	23rd April, 1852.
Raw,	24th September,	14th April, 1854.
Crichton,	29th September,	4th May, 1854.
Enniskillen (Special),	2nd October,	20th April, 1854.
Tempo,	4th October,	24th April, 1854.
Lisbellaw,	6th October,	22nd April, 1854.
Kesh,	9th October,	27th April, 1854.
Lack,	12th October,	25th April, 1854.
Wicklow (Special),	17th October,	30th April, 1855.
Loughrea (Special),	27th October,	28th November, 1854.
Ballinasloe,	31st October,	25th November, 1854.
Shrule,	3rd November,	8th December, 1854.
Abbeysbrule,	7th November,	13th December, 1854.
Youghal (Special),	19th November,	9th July, 1855.

[continued on next page.

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APPENDIX (A) No. 4—*continued.*

Name of Loan Fund.	Date of Inspection in 1855.	Date of Last preceding Inspection.
Cork, No. 1,	20th November,	10th October, 1854.
Cork, No. 2,	22nd November,	12th October, 1854.
Queenstown,	24th November,	16th October, 1854.
Raphoe,	5th December,	15th May, 1852.
Londonderry,	7th December,	1st June, 1854.
Newtownstewart,	10th December,	26th and 30th May, 1854.
Dromore,	12th December,	19th May, 1852.
Drumquin,	14th December,	24th August, 1854.
Kilskeery,	17th December,	2nd May, 1854.
Carrickmore,	21st December,	15th June & 30th August, 1854.
Cornasoo (Special),	22nd December,	12th April, 1854.

APPENDIX (B) No. 1.

REPORT of the COMMITTEE of NOTE and DEBENTURE ISSUE for 1855, and AUDIT of the BOARD'S EXPENDITURE during the same Year.

The Committee to audit the above met on the 14th day of March, 1856, for that purpose.

Your Committee find there were, Notes in Stock on 1st January, 1855.	108,300
That on 30th March, 1855, were ordered,	200,000
Making to be accounted for,	308,300
Of these were issued during 1855,	214,400
Leaving in Stock, on 1st January, 1856,	93,900

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that £893 6*s.* 8*d.*, for the 214,400 Notes issued at 1*d.* each, has been duly lodged to your credit in the Bank of Ireland.

Your Committee find the number of the last Debenture issued in the Year 1855 was	11,339
Deducting the number issued to the 31st December, 1854,	10,919
It will appear that Debentures were issued during the Year 1855.	420

It will be seen by the annexed account that £21, for the 420 Debentures issued at 1*s.* each, has been duly lodged to the credit of the Board in the Bank of Ireland.

Your Committee find there were Deposit Cards in Stock on 1st January, 1855.	1,392
Of these were issued during the Year 1855,	96
Leaving in Stock on 1st January, 1856,	1,296

Your Committee having examined the Stock at date of audit, and taken into account the Cards issued since 1st January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that 4*s.*, for the 96 Cards, at 0½*d.* each, has been duly lodged to the credit of the Board.

Your Committee find the April and October dividends on your Funded Stock have been duly lodged to your credit, amounting to £112 10*s.*

Your Committee find there was a sum of £1 3*s.* lodged to your credit out of the assets of the late Mitchelstown Loan Fund, being amount of charges advanced by Board consequent on the Gazetting of said Fund.

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APPENDIX (B) No. 1—*continued.*

Your Committee find there was a sum of 3*s.* lodged to your credit for "paid" stamps sold to Local Societies during the year.

Your Committee find there was a sum of £1 18*s.* 9*d.* lodged by the Aghada Loan Fund, being for interest on £97 advanced by the Board to said Society, to 31st December, 1855.

These several sums, added to the balance in Bank reported at last audit, give a total of £1,711 9*s.* 5*d.*

Your Committee find that Drafts to the amount of £986 4*s.* 3*d.* were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of	£1,711 9 5
Is to be deducted Drafts for	986 4 3
Which should leave a Balance of . . . in Bank.	£725 5 2

Your Committee finds the Bank gives you credit for this balance.

(Signed).

WALTER SWEETMAN.
GEORGE H. LINDSAY.

ACCOUNT, NOTE, and DEBENTURE AUDIT, and EXPENDITURE for the Year 1855.

1855:			£ s. d.	£ s. d.
Jan. 1,	To Balance in Bank, ...		—	681 4 0
	Lodgments for Notes, per Secretary, . . .		841 5 0	
	Do. do. direct, ...		52 1 8	893 6 8
	Lodgments for Debentures, per Secretary, . .		19 7 0	
	Do. do. direct, . . .		1 13 0	21 0 0
	Lodgments for Deposit Cards, per Secretary, . .		0 4 0	
	Do. do. direct, . . .		—	0 4 0
April 9,	Dividend on Stock, . . .	60 0 0		
	Less Income Tax, .	3 10 0	56 10 0	
Oct. 12,	Dividend on Stock, . . .	60 0 0		
	Less Income Tax, . .	4 0 0	56 0 0	112 10 0
	Relodged per Secretary, viz.:—			
	Mitchelstown Loan Fund, . . .		1 3 0	
	Cancel Brands sold Local Societies, . .		0 3 0	1 6 0
	Lodgment for Year's Interest on £97, per the Aghada Loan Fund, ...		1 18 9	1 18 9
				£1,711 9 5
	From which deduct Year's Drafts, . . .			986 4 3
Dec. 31,	Balance in Bank, ...			£725 5 2

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APPENDIX (B) No. 1—*continued.*

REPORT of the COMMITTEE on the PETTY EXPENSE ACCOUNT for 1855.

The Committee appointed to audit the Petty Expense Account for 1855, met on the 19th day of March, 1855.

Your Committee report that they find a balance of £13 17*s.* 3*d.* was in the hands of Secretary for current expenses at date of last audit.

Your Committee charged the Secretary with this balance and the sum of all the drafts drawn in 1855, making together a sum of £1,000 1*s.* 6*d.*, as explained at foot.

Vouchers for all the payments made, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the same correct.

Your Committee find a balance in the Secretary's hands of £9 10*s.* on 31st December, 1855, which is to be charged to him as the basis of next audit.

	£	s.	d.
Balance in Secretary's hands, 1st January, 1855,	13	17	3
Amount of Drafts drawn in 1855,	986	4	3
	£1,000	1	6
Deduct Expenditure, as per the annexed account,	990	11	6
Balance in Secretary's hands, 1st January, 1856,	£9	10	0

ACCOUNT adverted to in the Annexed Reports, showing PARTICULARS of EXPENDITURE.

				£	s.	d.
Salaries of Board's Officers,				768	13	0
Printing of Notes and Debentures,				93	6	9
Petty Expenses,				20	7	3
Law Charges,	Ordinary,	£22 8 7		43	2	10
	Extraordinary,	20 14 3				
Extra Inspection Expenses,				14	3	6
Post Office Account,				13	13	7
Inspector's Postage Account,				3	9	1
Gazetting Account for Year,				0	10	6
Income Tax paid for Board's Officers from 20th March, 1853, to 20th March, 1855,				33	5	0
				£990	11	6

(Signed) H. U. TIGHE.
JOHN LENTAIGNE.

APPENDIX (B) No. 2.

Showing ORDINARY INCOME and EXPENDITURE of the BOARD for 1854 and 1855.

1854.

ORDINARY SOURCES OF INCOME.	£	s.	d.
Receipts for Notes and Debentures,	918	0	6
Dividends on Stock,	124	6	3
	£1,042	6	9
ORDINARY EXPENDITURE.			
Salaries,	709	10	1
Printing,	94	6	0
Petty Expenses,	16	9	9
Law Charges,	23	4	11
Inspector's Postage Account,	3	11	5
Extra Inspection Expenses,	18	4	6
Post Office Account,	20	4	3
	£880	10	11
Excess of Ordinary Income over Ordinary Expenditure, for the year 1854,	£161	6	10

1855.

ORDINARY SOURCES OF INCOME.	£	s.	d.
Receipts for Notes and Debentures,	914	13	8
Dividends on Stock,	112	10	0
	£1,027	3	8
ORDINARY EXPENDITURE.			
Salaries,	768	13	0
Printing,	93	6	9
Petty Expenses,	20	7	3
Law Charges,	22	8	7
Inspector's Postage Account,	3	9	1
Extra Inspection Expenses,	14	3	6
Post Office Account,	13	13	7
	£936	1	9
Excess of Ordinary Income over Ordinary Expenditure for the year 1855,	£90	18	11

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APPENDIX (C).

A List of the Members of the Loan Fund Board, with the dates of their respective Appointments, and the Number of Attendances of each Member at the sittings of the Board, for the Year ending 31st December, 1855.

N.B.—The Board held 18 Sittings during the Year 1855.

Members' Names.	Dates of Appointment.	Number of Attendances.
The Right Honourable the Earl of Fingall,	2nd Jan., 1837.	—
Fitzstephen French, Esq., M.D.,	—	—
George Alexander Hamilton, Esq., M.P.,	—	—
The Right Honourable Thomas Viscount De Vesci,	—	—
Sir James Power, Bart., D.L.,	—	5
Edward Joshua Cooper, Esq.,	—	—
James John Bagot, Esq., D.L.,	—	13
Sir Matthew Barrington, Bart.,	—	—
Thomas Hutton, Esq., D.L.,	—	13
James O'Farrell, Esq.,	—	—
John D'Alton, Esq.,	—	1
William Hodges, Esq.,	25th Oct., 1837.	—
Rev. Thomas Hincks, D.D.,	10th Feb., 1841.	—
John Leutaigne, Esq., D.L.,	—	14
The Right Honourable the Earl of Clancarty,	14th Jan., 1842.	—
The Right Honourable the Earl of Courtown,	—	—
The Right Honourable the Earl of Erne,	—	—
The Right Honourable the Lord Downes,	—	—
The Viscount Boyle,	—	—
Sir Robert Alexander Ferguson, Bart., M.P.,	—	—
The Honourable and Very Reverend Robert Maude, Dean of Clogher,	—	1
James William Lennox Naper, Esq., V.L.,	—	1
The Right Honourable William Fownes Tighe,	—	1
Captain Robert Owen, R.N.,	20th Jan., 1842.	—
John Barlow, Esq.,	9th Jan., 1843.	4
John Ennis, Esq., D.L.,	—	2
John N. V. Vernon, Esq.,	—	—
The Very Rev. Charles Vignolles, D.D., Dean of Ossory,	—	—
John Brenan, Esq.,	24th Jan., 1845.	—
George H. Lindsay, Esq., D.L.,	13th Jan., 1846.	16
Thomas Crosthwaite, Esq.,	—	3
Walter Sweetman, Esq.,	20th Jan., 1846.	5
The Very Rev. H. U. Tighe, D.D., Dean of Ardagh,	18th Feb., 1846.	8
The Very Rev. H. Newland, D.D., Dean of Ferns,	30th June, 1846.	—
The Rev. J. G. Porter,	30th Jan., 1851.	—
The Right Honourable Lord Talbot de Malahide,	28th Mar., 1854.	2
James Hans Hamilton, Esq., M.P.,	—	—
Counsel—Henry Hutton, Esq., Q.C., 18, Gardiner's-place,	2nd Jan., 1837.	
Secretary—Richard Robert Madden, Esq., Dublin Castle,	19th March, 1850.	

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